

CORPORATE RESPONSE TO RESERVE CALL-UP

(Published January/February 2003 *The Officer* magazine)

This year, more *Fortune* 500 companies have responded, and with policies more generous and time periods longer, than in the past 12 years of the survey.

ROA's charts for the year 2003 list 154 companies, compared with 132 in 2002 and 119 in 2001. In the area of pay differential, where increases in replies and duration of financial benefits are greatest, 105 respondents provide differential. In the 2002 survey, 75 provided it; in the 2001 survey, 53 did. In contrast, the number of companies offering no coverage whatsoever went from 30 in February 2001, down to 19 in 2002, to 17 in this year's survey.

Replies summarized on the next pages represent 91 new responses and 63 reprints from previous years. On the charts, as well as in this article, asterisks indicate responses from last year or two years ago.

Of the companies listed, 14 provide full salary for periods ranging from one year or the duration down to 10 workdays; 13 give salary plus differential; 105 offer differential; two list policies as uncertain or varying within units of the corporation; 17 provide no salary or differential; and three responded that they "do not participate in surveys."

Where comparisons can be made with answers from prior surveys, there were dramatic increases in financial benefits within certain companies. At others, policies have continued to be evaluated every six months since 11 September 2001, with extensions initiated if need is determined.

COMPANIES THAT LEAD

The three most generous packages are granted by #284 First Data and #350 *W.W. Grainger, full salary for up to one year; and #196 Schering-Plough, full salary for the duration.

Full salary for six months is provided by #29 Morgan Stanley Dean Witter, with the possibility of an extension; #213 *National City Corp. and #405 *Pittston.

A combination of salary plus differential is provided by eight companies: #439 *Pacific LifeCorp., salary for six months and differential for six months; #99 *Coca-Cola, salary for three months and differential for nine months; #215 *United Services Automobile Assn., salary for one month and differential for up to two years; #6 *General Electric, salary for one month and differential for 11 months; #224 **R.J. Reynolds Tobacco and #319 *Provident Financial, salary for two weeks and differential for 12 months; #202 AFLAC, salary for three months then one month of differential for each year employed; and #60 Dow Chemical, salary for two months and differential for the duration.

Differential is provided by 53 companies ranging from up to two years, the duration, or from 12 to 18 months.

—**Up to Two Years:** #49 *Pfizer, #76 Lucent Technologies, #145 Wyeth, and #322 Eastman Chemical (at 80 percent of differential).

—**Duration:** #2 *Exxon Mobil, #9 *International Business Machine, #79 Bank One Corp. (salary offset by 5/7 of military pay), #168 *Union Pacific, #245 DTE Energy, #261 **Bank of New York Co., and #414 *CDW Computer Centers.

—**Up to December 2002–December 2003:** #3 General Motors, #4 Ford Motor, #7 Citigroup, #10 Philip Morris, #55 United Parcel Service, #67 Delphi, #68 Sprint, #69 New York Life Ins., #123 Abbott Laboratories, and #311 *Cummins.

—**18 Months:** #27 SBC Communications, #32 Sears, Roebuck & Co., #77 Lockheed Martin, #97 Electronic Data, #104 Massachusetts Mutual Life Inc., #120 *Xerox, #180 Dominion Resources, #188 *Southern, and #306 **Rohm & Haas.

—**One Year:** #8 ChevronTexaco, #41 Freddie Mac, #61 ConAgra, #62 Prudential Financial, #78 Walgreen, #100 *Archer Daniels Midland, #115 Sara Lee, #136 Nationwide, #144 Goodyear Tire & Rubber, #151 **Northrop Grumman, #165 Edison International, #171 *Eli Lilly, #195 Public Service Group, #238 CSX Corp., #300 Unisys, #312 Idacorp, #362 **Hershey Foods, #411 MeadWestvaco Corp., #433 Energy East, #441 Ball, #446 Kerr-McGee, and #466 Harley-Davidson.

FORTUNE 500 CORPORATE POLICIES

2002 Rank by <i>Fortune</i>	Corporate Name & Corporate Headquarters	Salary	FINANCIAL BENEFITS AT CALL-UP Pay Differential	Health Plan	OTHER BENEFITS AT CALL-UP Insurance	Does Policy, left, apply to Volunteer?	Will E return to Same or Like position; or Uncertain?
<i>Fortune</i> *Reply to 2002 survey. **Reply to 2001 survey.					E = Employee, D = Dependent(s)		

The Following among Top-100 *Fortune* 500 Companies Did Not Respond to the Survey

1 Wal-Mart Stores, Bentonville, Ark.	31 McKesson, San Francisco, Calif.	56 Motorola, Schaumburg, Ill.	88 Alcoa, Pittsburgh, Pa.
5 Enron, Houston, Texas	33 Aquila, Kansas City, Mo.	57 Allstate, Northbrook, Ill.	89 American Express, New York, N.Y.
11 Verizon Communications, New York, N.Y.	36 Merrill Lynch, New York, N.Y.	59 United Technologies, Hartford, Conn.	91 Lehman Brothers Holdings, New York, N.Y.
12 American International Group, New York, N.Y.	37 AOL Time Warner, New York, N.Y.	65 Intel, Santa Clara, Calif.	92 Cisco Systems, San Jose, Calif.
13 American Electric Power, Columbus, Ohio	38 Albertson's, Boise, Idaho	72 Microsoft, Redmond, Wash.	93 CVS, Woonsocket, R.I.
14 Duke Energy, Charlotte, N.C.	39 Berkshire Hathaway, Omaha, Neb.	73 Walt Disney, Burbank, Calif.	94 Lowe's, Wilkesboro, N.C.
17 El Paso, Houston, Texas	40 Kmart, Troy, Mich.	75 Ingram Micro, Santa Ana, Calif.	95 Sysco, Houston, Texas
18 Home Depot, Atlanta, Ga.	42 WorldCom, Clinton, Miss.	80 TIAA-CREF, New York, N.Y.	96 Bristol-Myers Squibb, New York, N.Y.
19 Bank of America Corp., Charlotte, N.C.	43 Marathon Oil, Houston, Texas	81 Phillips Petroleum, Bartlesville, Okla.	98 Caterpillar, Peoria, Ill.
21 J.P. Morgan Chase & Co., New York, N.Y.	44 Costco Wholesale, Issaquah, Wash.	82 BellSouth, Atlanta, Ga.	
22 Kroger, Cincinnati, Ohio	46 Compaq Computer, Houston, Texas	83 Honeywell International, Morristown, N.J.	
23 Cardinal Health, Dublin, Ohio	50 J.C. Penney, Plano, Texas	84 UnitedHealth Group, Minnetonka, Minn.	
24 Merck, Whitehouse Station, N.J.	51 MetLife, New York, N.Y.	85 Viacom, New York, N.Y.	
26 Reliant Energy, Houston, Texas	53 Dell Computer, Round Rock, Texas	86 Supervalu, Eden Prairie, Minn.	
30 Dynegy, Houston, Texas	54 Goldman Sachs Group, New York, N.Y.	87 PG&E Corp., San Francisco, Calif.	

These companies state that they do not participate in surveys.

35 **Procter & Gamble, Cincinnati, Ohio
157 Circuit City Stores, Richmond, Va.
360 **Estée Lauder, New York, N.Y.

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		Salary	Pay Differential	Health Plan	Insurance		
		<i>*Reply to 2002 survey. **Reply to 2001 survey.</i>		<i>E = Employee, D = Dependent(s)</i>			
2	*Exxon Mobil Irving, Texas	0	For duration.	For duration.	For duration.	No	Same or like, depending on position.
3	General Motors Detroit, Mich.	0	Extended through 31 March 2003.	Health/life ins. benefits for E & D extended through 31 March 2003.		Uncertain	Same or like.
4	Ford Motor Dearborn, Mich.	0	Until 31 March 2003.	Health/life ins. benefits for E&D until 31 March 2003.		No	Same
6	*General Electric Fairfield, Conn.	1 month Special policy applicable to WTC/Pentagon events.	11 months	Health coverage for D for duration.	Coverage for E&D for duration.	Yes	Same where feasible.
7	Citigroup New York, N.Y.	0	6 months since 9-11-01. Base pay offset by military pay. Extended twice at 6-month increments.	Both continued, for E&D, in same manner as differential policy.		Yes	Same, first 90 days. Like, after 90 days.
8	ChevronTexaco San Ramon, Calif.	0	365 days	Health/life ins. benefits cont'd for E&D for duration of call-up.		No	Same
9	*International Business Machines Armonk, N.Y.	0	For duration.	Cont'd for E&D for duration.	E life insurance cont'd for duration.	Yes	Like
10	Philip Morris New York, N.Y.	0	10 days usual policy.	Usual policy: Health benefits may be cont'd up to 18 months if desired, subject to contributions.	Life insurance not cont'd.	Yes	Like
		Special policy applicable to 9/1101 call-ups extended to September 2003.					
15	**AT&T New York, N.Y.	0	Up to 13 weeks. Add'l time may be granted not to exceed 26 wks., based on service.	Med./life insurance benefits cease.		Yes	Like
16	*Boeing Chicago, Ill.	0	90 days	90 days for E&D.	90 days for E.	Yes	Uncertain
20	Fannie Mae Washington, D.C.	0	For 270 days, salary offset by military pay.	Same health benefits for 270 days as in effect when military leave begins.	Probably for 270 days, whichever policy in effect when leave begins.	Yes	Same or like.
25	State Farm Ins. Cos. Bloomington, Ill.	0	For unspecified period.	Cont'd for E&D until re-employment rights expire, subject to contributions.		Yes	Same or like.
27	SBC Communications San Antonio, Texas	0	18 months	For duration of leave, same coverage for E or E&D as in effect at time of call-up.	For duration of leave.	Yes, with Exec. call-up orders.	Uncertain
28	**Hewlett-Packard Palo Alto, Calif.	Up to 30 days. At time of call-up, "might revisit policy."	0	Med./dent. cont'd 30 days.	Cont'd 30 days then E may elect to self-pay.	Yes	—
29	Morgan Stanley Dean Witter New York, N.Y.	6 months, with possible extension.	0	Med./life ins. cont'd for E&D.		Yes	Same
32	Sears, Roebuck & Co. Hoffman Estates, Ill.	0	18 months	For E&D for 18 months with E contributions.		Yes	Same or like.

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		Salary	Pay Differential	Health Plan	Insurance <i>E = Employee, D = Dependent(s)</i>		
34	*Target Minneapolis, Minn.	0	4 calendar weeks for certain employees.	E&D coverage cont'd 6 months at E rate.	Life insurance not cont'd.	Yes	Same, for MLOA 90 days or less; like, for MLOA between 91 days and 5 years.
41	Freddie Mac McLean, Va.	0	12 months	Med./life insurance cont'd for E&D for 12 months.		No	Same
45	**Safeway Pleasanton, Calif.	0	For period subject to review.	Med./life insurance cont'd for E&D for unspecified period.		No	Same
47	Johnson & Johnson New Brunswick, N.J.	0	Until 12-31-02 when policy will be reassessed.	Med./life insurance cont'd for E&D for as long as E makes contributions.		Uncertain	Same
48	**Conoco Houston, Texas	0	6 months	For D for duration of orders, up to 4 years.	For E&D for duration of orders, up to 4 years.	Yes	Like
49	*Pfizer New York, N.Y.	0	For duration, up to 2 years maximum.	E may elect to continue same benefit pkg. for maximum of 2 years.	May continue coverage for E&D maximum of 2 years.	Differential, no; benefits, yes.	Same or like.
52	Mirant Atlanta, Ga.	0	6 months	E&D for 6 months, E cost only.	E&D for 6 months.	Yes	Same or like.
55	United Parcel Service Atlanta, Ga.	0	Differential paid from 9-11-01 until survey reply.	Med/life insurance benefits continuing through end of 2002, with policy review at that time.		No	Same or like.
58	TXU Dallas, Texas	0	Up to 6 months or length of leave, whichever is shorter.	Med. benefits cont'd for E&D, coordinated with military, for up to 6 mos. or length of leave.	Life insurance. cont'd for E&D for 6 months or length of leave, with exception of service-related claims.	No	Same or like.
60	Dow Chemical Midland, Mich.	8 weeks	Till end of active duty, not to exceed 5 years.	E&D for 6 months at E rates, then conversion to private plan.	E&D for 6 months.	No	Like
61	ConAgra Omaha, Neb.	0	12 months	For E&D, as long as differential continues and premiums paid.		No	Same or like.
62	Prudential Financial Newark, N.J.	0	360 days	E&D coverage cont'd through entire paid period, plus additional 6 months. (Life insurance may contain war-exclusion provisions.)		No	Same or like.
63	PepsiCo Purchase, N.Y.	0	6 months, full pay offset by military pay.	Health/life insurance benefits cont'd for E&D for 6 months.		Uncertain	Uncertain, depends on job.
64	**Wells Fargo San Francisco, Calif.	0 Ad-hoc decisions made case by case.	0	For E&D for length leave approved.	E for length leave approved; for D, if enrolled.	Uncertain	Like
66	**International Paper Stamford, Conn.	0	90 days	E&D coverage for 90 days at no cost to E.	90 days for E. Cont'd for 9 months if E pays premiums.	Yes	Like
67	Delphi Troy, Mich.	0	Until March 31, 2003, then subject to review.	E&D coverage cont'd until March 31, 2003, then subject to review.		No	Same
68	Sprint Westwood, Kan.	0	11 Sept 2001 policy of 6 months extended twice. Will re-evaluate in March 2003.	Med./life insurance coverage cont'd for E&D for duration of pay differential.		No	Same or like.

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69	New York Life Ins. New York, N.Y.	0	Extended through 31 December 2003.	E&D med. extended thru 31 December 2003.	E life insurance extended thru 31 December 2003.	Yes	Same or like.
70	E.I. du Pont de Nemours Wilmington, Del.	60 days	6 months, after the 60 days of full salary.	E&D health benefits cont'd for 5 years.	Life insurance cont'd.	Yes	—
71	*Georgia-Pacific Atlanta, Ga.	0	3 months	Med. cont'd until end of second month of leave.	Life insurance cont'd until EOM when leave begins.	No	Uncertain
74	Aetna Hartford, Conn.	2 weeks	11 weeks	Med. cont'd for 3 months for E&D. Direct billing for months 4–6, then Cobra-like coverage up to 18 add'l mos.	Life ins. cont'd for 3 months for E&D, then direct bill 4–6 months.	Yes	Same
76	Lucent Technologies Murray Hill, N.J.	0	Up to 2 years.	Med. cont'd up to 2 years for E&D.	Life ins. cont'd for E&D with direct bill to carrier.	Uncertain	Like
77	Lockheed Martin Bethesda, Md.	0	18 months	E&D medical and life insurance cont'd for 18 months.		Case by case	Same or like.
78	Walgreen Deerfield, Ill.	0	1 year	E&D med./life insurance cont'd for 1 year.		No	Like
79	Bank One Corp. Chicago, Ill.	0	Salary offset by 5/7 of military pay for length of call-up.	E&D med./life insurance cont'd for length of call-up, with E making necessary payments.		No	Same or like.
90	*Wachovia Corp. Charlotte, N.C.	90 days	0	Med./life insurance coverage cont'd for E&D for 6 months.		Yes	Same or like.
97	Electronic Data Systems Plano, Texas	0	540 days	E&D med./life insurance coverage cont'd 540 days.		No	Same
99	*Coca-Cola Atlanta, Ga.	90 days	275 days, after initial 90 days.	E&D benefits cont'd for 365 days.		Yes	Same for MLOA 90 days or less; like for MLOA between 90 days and 5 years.
100	*Archer Daniels Midland Decatur, Ill.	0	1 year	Med. benefits cont'd for E&D for 1 year, if needed.	Life insurance not cont'd.	Uncertain	Same, if possible, or like.
103	FedEx Memphis, Tenn.	*Grants military leave consistent with federal law.*					
104	Massachusetts Mutual Life Ins. Springfield, Mass.	0	Full salary offset by military salary for 12 months. Differential policy extended add'l 6 months in November 2002.	E&D med./life ins. benefits cont'd for 12 months with usual co-payments.		No	Same, if E returns with- in 1 year. Like, if return is within 5 years.
106	**FleetBoston Financial Boston, Mass.	0	0	Health/dent. insurance for E&D for 6 months at E rate.	E life insurance cont'd 6 months.	Yes	Same or like.
115	Sara Lee Chicago, Ill.	0	Full salary offset by base military pay for 1 year.	Med. cont'd 1 year with government plan primary for E, secondary for D.	Life insurance cont'd 1 year.	Yes	Uncertain
119	*Raytheon Lexington, Mass.	0	3 months with possibility of extension.	Med./life cont'd for duration, if required premiums are paid.		Yes	Same

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120	*Xerox Stamford, Conn.	0	18 months	Med. & life coverage cont'd for 18 months for E&D.		Yes, for <i>Enduring Freedom</i> , if E applies for policy.	Like
121	**U.S. Bancorp Minneapolis, Minn.	10 workdays	0	Med./life insurance cont'd 30 days for E&D.		No	Same
122	**TRW Cleveland, Ohio	0	Varies among TRW units. Generally, 5 days to 12 weeks.	Med. cont'd for E&D until EOM unpaid leave begins.	Life ins. for E until EOM unpaid leave begins.	No	Like
123	Abbott Laboratories Abbott Park, Ill.	0	Up to one year. Recently extended an additional year for those called up since 11 September 2002.	Med./life coverage cont'd for up to 1 year. (Recently extended benefits for 1 year for those called up since 11 September 2002.)		No	Like
131	Best Buy Eden Prairie, Minn.	0	180 days	30 days for E&D then may elect Cobra.	Not cont'd.	Yes	Same or like.
136	Nationwide Columbus, Ohio	0	For voluntary AD, 180 calendar days may apply in 12-month period. For involuntary AD, 360 days may apply.	Med./dent. cont'd. 360 days for E&D at usual E rate.	Life insurance cont'd for duration of military leave.	Benefits, yes; differential only if criteria are met.	Like
142	Liberty Mutual Insurance Group Boston, Mass.	0	180 days	Med./life ins. cont'd 180 days for E&D.		Yes	Same for 90-day leave; like for 91 days to 5 yrs.
144	Goodyear Tire & Rubber Akron, Ohio	0	1 year	Health/life insurance cont'd for E&D for 1 year.		Yes	Same or like.
145	Wyeth Madison, N.J.	0	Up to 2 years.	Health/life insurance coverage cont'd for E&D for up to 2 years.		No	Same or like.
148	**Delta Air Lines Atlanta, Ga.	0	0	30 days for E&D at same rate, if any, applied while active.	30 days for E at same rate, if any, applied while active.	Yes	Same or like.
151	**Northrop Grumman Los Angeles, Calif.	0	1 year	Health benefits for 1 year for D only.	Life ins. for E&D for 1 year.	No	Will follow USERRA requirements.
154	Deere Moline, Ill.	0	6 months, company pay offset by military base pay.	Cont'd for E&D for 6 months.	Cont'd for E up to 6 months.	Yes	Like
155	**Eastman Kodak Rochester, N.Y.	0	9 months	Health/life insurance coverage cont'd for E&D for 9 months.		If official orders were received.	Same or like.
156	**CMS Energy Dearborn, Mich.	0	0	Med. cont'd 31 days for E&D.	Life insurance not continued.	Yes	Uncertain
159	Anheuser-Busch St. Louis, Mo.	For period unspecified.	0	Cont'd for D for unspecified period. Cont'd for E up to 1 month after call-up unless E elects coverage and pays premiums.	Life insurance cont'd for E&D for unspecified period.	Uncertain	Same
161	*Avnet Phoenix, Ariz.	90 days, renewable in 90-day intervals.	0	Med./life cont'd for E&D for 90 days, then renewable in 90-day intervals.		No	Same

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162	Wellpoint Health Networks Thousand Oaks, Calif.	0	6 calendar months max., local activation; 3 months maximum, federal activation.	Med. cont'd if fewer than 31 days. More than 30, E may elect to continue E & D coverage up to 18 months.	E may continue to make insurance payments up to 12 months.	Yes	Like
163	Sunoco Philadelphia, Pa.	0	6 months, then 60% of differential for duration of leave.	Med. cont'd for E&D.	Life insurance not cont'd.	Yes	Like
165	Edison International Rosemead, Calif.	0	12 months	Cont'd for 12 months.	Cont'd for E for 12 months.	No	Like
168	*Union Pacific Omaha, Neb.	0	For duration of duty.	Med./life for E&D for duration of duty.		No	Uncertain
171	*Eli Lilly Indianapolis, Ind.	0	Up to 12 months.	Med. cont'd for D for unspecified period.	E life insurance not continued.	No	Uncertain
174	**Williams Tulsa, Okla.	0	Up to 31 days.	Med./life insurance cont'd up to 31 days for E&D.		Yes	Same, if leave 31 days or fewer.
179	TJX Framingham, Mass.	0	0	Med./life insurance cont'd for E&D for duration of leave.		Uncertain	Same or like.
180	Dominion Resources Richmond, Va.	0	Starts with 6-mo. supplement, with review in 6-mo. increments. As of 9-11-01, supplements up to 18-mo level.	Med./life insurance cont'd for E&D as per differential policy.		Yes	Same or like.
187	**Humana Louisville, Ky.	0	0	E may continue med./dent. for E&D for duration of leave, paying full premiums.	Company-pd. E life ins. cont'd for duration of leave. D life insurance may be cont'd, self-paid.	Yes	Like
188	*Southern Atlanta, Ga.	0	18 months	18 months for E&D.	Unspecified period for E.	Yes	Like
189	Marriott International Bethesda, Md.	0	0	Med./life insurance cont'd for E&D for 24 months.		Yes	Like
191	*Arrow Electronics Melville, N.Y.	2 weeks	180 days	Med./life insurance cont'd for E&D for 12 months.		Yes	Same
195	Public Service Enterprise Group Newark, N.J.	0	12 months	Med. cont'd for E&D for 12 months.	Life insurance cont'd for E&D for 12 months.	Yes	Like
196	Schering-Plough Kenilworth, N.J.	For the duration	0	Med. cont'd for E&D for the duration.	Life ins. cont'd for E for duration; for D if elected to purchase.	Yes	Same or like.
200	Entergy New Orleans, La.	0	6 months (extended for <i>Noble Eagle</i>).	Cont'd for E&D for 18 months.	E life cont'd at E's election.	Yes	Same or like.
202	AFLAC Columbus, Ga.	For first 90 days, if exempt.	After initial 90 days, 1 month for each year of employment to equal normal annual salary.	Med./life insurance coverage continued.		—	—
203	*NiSource Merrillville, Ind.	0	6 months	Med./life insurance for E&D cont'd for 6 months.		Yes	Like

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205	UnumProvident Chattanooga, Tenn.	0	2 weeks	Med./life insurance for E&D cont'd for 6 months.		Uncertain, but probably yes.	Generally, same.
206	H.J. Heinz Pittsburgh, Pa.	0	6 months, with review at 6 months to consider extension.	Med. insurance cont'd for E&D.	Life insurance cont'd for E.	Yes	Same
211	Burlington Northern Santa Fe Corp. Fort Worth, Texas	0	2 weeks	Cont'd for 90 days for E&D.	E may continue thru self-purchase.	Yes	Uncertain
213	*National City Corp. Cleveland, Ohio	80 days	0	Med./life insurance coverage cont'd for E&D for up to 180 days, then by maintaining premium payments.		Yes	Like
215	*United Services Automobile Association San Antonio, Texas	4 weeks	For up to 2 years.	Med./life insurance cont'd for E&D for up to 2 years.		Yes	Same or like.
218	**St. Paul Cos. St. Paul, Minn.	First 2 weeks	0	Med./life cont'd for E&D for 4 years.		Yes	Same or like.
224	**R.J. Reynolds Tobacco Winston-Salem, N.C.	First 2 weeks	12 months	Med./dent cont'd for E&D for 12 months.	Life ins. cont'd for E for 12 months; conversion policy available.	Yes	Same or like.
225	*Ashland Covington, Ky.	0	Up to 6 months.	Med. coverage cont'd for E&D for duration at regular E rates.	Life insurance cont'd for E&D for duration at full cost of coverage.	No	Uncertain
226	*FPL Group Juno Beach, Fla.	0	180 days, then re-evaluation.	Med. coverage cont'd for E&D for 180 days.	E life cont'd, but AD&D ceases upon 30 days or act of war.	Yes	Same or like.
237	*PPG Industries Pittsburgh, Pa.	0	180 days	Benefits cont'd for E&D for 12 months.		Yes	Same
238	CSX Corp. Richmond, Va.	0	Up to 365 days.	Med./life insurance cont'd for E&D up to 365 days.		No	Like
240	Gillette Boston, Mass.	4 weeks	0	Med./life insurance cont'd for E&D for duration.		Yes	Same
241	Sempra Energy San Diego, Calif.	0	0	E benefits not cont'd. Cobra for D.	E may continue D coverage on direct-pay basis.	Yes	Same or like.
242	**FirstEnergy Akron, Ohio	0	0	Med./life insurance (if applicable) cont'd for E&D for 6 months.		Yes	Same or like.
245	DTE Energy Detroit, Mich.	0	For duration	Med. ins. for E&D cont'd for duration.	Life insurance cont'd for E&D for 1 year.	Uncertain	Same
253	*Kohl's Menomonee Falls, Wis.	0	90 days	Med./life insurance coverage cont'd for E&D for duration.		Yes	Like
261	**Bank of New York Co. New York, N.Y.	0	For duration, if employed 6 months.	E coverage ceases at end of month leave begins. D coverage cont'd for duration.	Cont'd for E&D on direct-pay basis.	No	Same or like.

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284	First Data Greenwood Village, Colo.	1 year	0	Med./life insurance benefits cont'd for 1 year for E&D.		Uncertain	Like
286	Lincoln National Philadelphia, Pa.	0	6 months	Med./life insurance benefits cont'd for E&D for 6 months.		Yes	As per USERRA.
290	Dean Foods Dallas, Texas	0	179 days, salary minus military pay.	Med. for E&D until covered in full by military or for 179 days.	Cont'd for E&D or 179 days.	Uncertain	Like
293	Norfolk Southern Norfolk, Va.	0 Differential may be offered, as it was for <i>Desert Storm</i> , <i>Enduring Freedom/Noble Eagle</i> .	0	Med. ins. for E&D cont'd 90 days. Applies to non-union only.	Life ins. cont'd for 90 days for non-union E.	Yes	Uncertain
300	Unisys Blue Bell, Pa.	0	Up to 365 calendar days.	Med. for E&D cont'd up to 365 calendar days.	Life insurance cont'd for E up to 365 calendar days.	No	Same or like.
302	**Avon Products New York, N.Y.	0	Up to 3 months for temp. ML; 6 months for ML.	E&D med./dent./vision cont'd for up to 1 year.	E life ins. cont'd for up to 1 year. Cont'd for D also, if purchased.	Yes	Same or like.
306	**Rohm & Haas Philadelphia, Pa.	0	Supplement for 18 months to maintain full salary.	Cont'd for D with E paying premiums.	E life insurance cont'd 1 month.	No, differential; yes, D healthcare.	—
309	PPL Allentown, Pa.	0	Up to 6 months.	Med./life insurance benefits cont'd for E&D for up to 6 months.		Uncertain	Same or like.
310	Air Products & Chemicals Allentown, Pa.	One-time supplement equal to 1/12 of annualized base pay.	6 months	Med. cont'd for E&D for 6 months.	Life insurance not cont'd.	No	Like
311	*Cummins Columbus, Ind.	0	Through 2002; will then re-evaluate policy for <i>Enduring Freedom</i> .	Med./life insurance cont'd for E&D through 2002.		Yes	Like
312	Idacorp Boise, Idaho	0	1 year	Med. cont'd 18 months for E&D.	Life insurance not cont'd.	No	Like
313	**State Street Corp. Boston, Mass.	0	Up to 3 months, depending on length of service.	Up to 3 months for E&D.	E able to convert to individual policy.	Yes	Same if returning in 90 days; like, after 90 days.
317	Southwest Airlines Dallas, Texas	0	0	For E&D, 120 days for pilots; 204–225 days for other work groups.	E&D basic life, dep. life, AD&D cont'd for duration of health coverage plus 90 days.	Yes	Same
319	*Providian Financial San Francisco, Calif.	2 weeks	12 months	Med./life insurance coverage cont'd for E&D for unspecified period.		Yes	Uncertain
321	*Federal-Mogul Southfield, Mich.	0	Up to 6 months.	Med./life insurance for E&D cont'd 6 months with required E contributions.		—	—
322	Eastman Chemical Kingsport, Tenn.	0	2 years at 80% of difference.	Med./life insurance for E&D cont'd for 2 years.		Uncertain	Same
328	R.R. Donnelley & Sons Chicago, Ill.	0	12 weeks	Med. insurance cont'd for E&D for 12 months.	Life insurance cont'd 12 months.	Yes	Same or like.
333	*Tribune Chicago, Ill.	90 days	90 days	E&D health benefits cont'd for 12 months at E rates.	E&D life ins. cont'd for 12 months.	Yes	In accordance with law.

FORTUNE 500 CORPORATE POLICIES

2002 Rank by Fortune	Corporate Name & Corporate Headquarters	FINANCIAL BENEFITS AT CALL-UP		OTHER BENEFITS AT CALL-UP		Does Policy, left, apply to Volunteer?	Will E return to Same or Like posi- tion; or Uncertain?
		Salary	Pay Differential	Health Plan	Insurance		
		<i>*Reply to 2002 survey. **Reply to 2001 survey.</i>		<i>E = Employee, D = Dependent(s)</i>			
337	American Family Ins. Group Madison, Wis.	0	Difference between E's regular and military salaries for 6 months.	31 days for E&D, then Cobra for 18 months.	E life insurance cont'd for duration.	Yes	Same, if duty for 90 days or fewer; like, if 91 days or more.
338	**Engelhard Iselin, N.J.	0	Co. salary less military pay for up to 6 months.	Med. cont'd for E&D while salary is cont'd and to extent not covered by CHAMPUS.	E life insurance cont'd. subject to policy exclusions.	Yes	Like
344	Graybar Electric St. Louis, Mo.	0	0	Health/life insurance cont'd for E&D for length of leave, up to 5 years.		Yes	Same or like.
346	**AutoZone Memphis, Tenn.	0	0	Cont'd for 12 months for E&D.	Cont'd for E for 12 months; for D for 3 months.	Yes	Like
350	*W.W. Grainger Lake Forest, Ill.	1 year	0	Med. cont'd for E&D for one year; secondary for E, primary for D.	Life ins. cont'd for 1 year for E.	No	Same
362	**Hershey Foods Hershey, Pa.	0	Up to 365 days.	For length of service for E&D. Co. plan primary for D, secondary for E.	Cont'd for E&D.	Yes	Like
366	Ameren St. Louis, Mo.	0	Up to 3 months.	Up to 3 months for E, then Cobra.	Cont'd for E until 31 days after end of 3rd month of call-up.	Uncertain	Same or like.
372	**Oxford Health Plans Trumbull, Conn.	0	0	Med./life insurance cont'd for duration for E&D with E-paid premiums.		Yes	Like
377	Black & Decker Towson, Md.	0	Up to 180 calendar days.	Med. cont'd for E&D up to 180 days with E contribution.	Basic life & AD&D cont'd 180 days for E.	Yes	Same
379	Mutual of Omaha Ins. Omaha, Neb.	0	6 months if more than one year of service; 3 months if less.	Health benefits cont'd for E&D for term of service.	Life insurance not cont'd.	Yes	Same or like.
383	Levi Strauss San Francisco, Calif.	0	6 mos. for duration of cur rent emergency, with review every 6 mos.	Med./life cont'd for 6 months for duration of current emergency, with review every 6 months.		Yes	Same
390	Lexmark International Lexington, Ky.	0	15 work days	E&D med/life. insurance cont'd for E&D maximum of 5 years.		Yes	Like
392	Hormel Foods Austin, Minn.	0	Uncertain for <i>Enduring Freedom</i> (partial during <i>Desert Storm</i>).	Med. cont'd for E&D for unspecified period.	Life ins. cont'd for E for unspecified period.	Uncertain	Same
398	Mellon Financial Corp. Pittsburgh, Pa.	0	90 days	E&D health benefits/life insurance cont'd for 90 days.		Yes	Like
403	**Amgen Inc. Thousand Oaks, Calif.	0	0	30 days for E&D.	Not cont'd.	Uncertain	Probably like.
405	*Pittston Richmond, Va.	Up to 6 months.	0	Med./life insurance benefits cont'd for E&D up to 6 months.		No	Same
408	Group 1 Automotive Houston, Texas	0	0	Med. cont'd up to 12 months for E&D.	Life ins. cont'd 3 months for E.	Yes	Same or like.
411	MeadWestvaco Corp. Stamford, Conn.	0	Up to 12 months.	Med. cont'd for E&D for up to 12 months.	Life ins. cont'd for up to 12 months.	Yes	Same

FORTUNE 500 CORPORATE POLICIES

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		<i>*Reply to 2002 survey. **Reply predates 2001 survey.</i>		<i>E = Employee, D = Dependent(s)</i>			
414	*CDW Computer Centers Vernon Hills, Ill.	0	For duration of call-up.	Med./life insurance cont'd for duration of call-up for E&D.		No	Same
419	York International York, Pa.	0	Up to 3 months.	Med. ins. cont'd for first 30 days.	Not addressed in reply.	—	—
428	FMC Philadelphia, Pa.	0	90 days	Med. ins. for D only for 90 days.	Life ins. for E&D cont'd for 90 days.	No	Like
433	Energy East Albany, N.Y.	0	3 months regular policy; add'l 9 months for emergency leave.	Med./life ins. for E&D cont'd 3 months as regular policy; additional 9 months for emergency.		Yes	Like, after review of circumstances.
439	*Pacific LifeCorp. Newport Beach, Calif.	6 months	6 months	Med. cont'd 18 months for E&D.	Life ins. cont'd 6 months for E.	Yes	Same, if possible.
441	Ball Broomfield, Colo.	0	360 calendar days	Med. coverage cont'd up to 360 calendar days for E&D.	Not cont'd.	Yes	Uncertain
446	Kerr-McGee Oklahoma City, Okla.	0	Up to 1 year, equal to difference between company base pay and military base pay.	Med./life insurance cont'd for E&D for 6 months if government coverage not offered.		Uncertain	Like
448	Smith International Houston, Texas	0	Up to 6 months.	Med. ins. for E&D cont'd 30 days.	Employer-paid coverage cont'd for E&D for duration.	No	Like
466	Harley-Davidson Milwaukee, Wis.	0	1 year	Med./life insurance cont'd 1 year for D only.		No	Same or like.
468	Bethlehem Steel Bethlehem, Pa.	0	180 days	Med./life insurance coverage cont'd 180 days for E&D.		Yes	Same or like.
475	*Aid Association for Lutherans Appleton, Wis.	0	For duration or 6 months, whichever is less.	Med./life ins. cont'd maximum of 4 years per LOA for E&D.		Yes	Same
481	NSTAR Boston, Mass.	0	0	Health benefits cont'd for D only.	Life insurance cont'd.	Uncertain	Same
486	Cooper Tire & Rubber Findlay, Ohio	0	6 months	Med./life insurance not cont'd for E&D (because of receiving military benefits).		No	Same or like.
494	American Axle & Manufacturing Detroit, Mich.	Up to 30 days.	0	Med. ins. cont'd for up to 18 months with reduced premiums for E&D.	Life insurance cont'd up to 12 months for E&D.	Yes	Same if available.
500	**New York Times New York, N.Y.	Pay and benefits "determined by the various collective bargaining agreements" of more than 10 unions representing employees.					